

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA

In re: _____) CASE NO. 2:16-bk011585-SHG _____
STEVE PANDI and) INDIVIDUAL DEBTOR ENGAGED IN
EILEEN A QUEZADA,) BUSINESS MONTHLY REPORT
) MONTH OF *Oct 2016* *Amended.
) DATE PETITION FILED: 10/7/2016
Debtor(s)) TAX PAYER ID NO.: XXX-XX-3663

Nature of Debtor's Business: residential real estate rentals; on-line retail sale of adult diapers
Nature of Co-Debtor's Business: residential real estate rentals; on-line retail sale of adult diapers

DATE DISCLOSURE STATEMENT FILED _____ TO BE FILED 12/31/2016
DATE PLAN OF REORGANIZATION FILED _____ TO BE FILED 12/31/2016

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOLLOWING MONTHLY OPERATING REPORT AND
THE ACCOMPANYING ATTACHMENTS ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE

~~RESPONSIBLE PARTY:~~

ORIGINAL SIGNATURE OF DEBTOR

Steve Pandi!

PRINTED NAME OF DEBTOR

03-22-2017

DATE

~~PREPARER:~~

ORIGINAL SIGNATURE OF PREPARER

Kevin A. Marshall, CPA

PRINTED NAME OF PREPARER

ORIGINAL SIGNATURE OF CO-DEBTOR

PRINTED NAME OF CO-DEBTOR

DATE

certified public accountant

TITLE

DATE

Steve Pandi

(602) 465-0654

6940 W Voltaire Ave, Peoria AZ 85381

FILE REPORT ELECTRONICALLY WITH THE COURT, FILE PAPER COPY WITH U.S. TRUSTEE'S OFFICE

CURRENT MONTH'S RECEIPTS AND DISBURSEMENTS

	BANK ACCOUNTS				Total
	Alliance	Chase			
	7022	787353536			
Balance at Beginning of Period	504.78	6.29			511.07

RECEIPTS					
Cash Sales	9657.59	10441.47			20099.06
Accounts Receivable - Prepetition					
Accounts Receivable - Postpetition					
Loans and Advances					
Sale of Assets					
Transfers from Other DIP Accounts					
Other (attach list)					
TOTAL RECEIPTS	9657.59	10441.47			20099.06

DISBURSEMENTS					
Business - Ordinary Operations					
Capitol Improvements					
Pre-Petition Debt					
Transfers to Other DIP Accounts					
Other (attach list)	6723.44	4195.91			10919.35
Amazon Business	1843.32	363.03			2206.35
Rental Expenses	727.36	2302.24			3029.6
Reorganization Expenses:					
Attorney Fees					
Accountant Fees					
Other Professional Fees					
U. S. Trustee Quarterly Fee					
Court Costs					
TOTAL DISBURSEMENTS	9294.12	6861.18			16155.3

Balance at End of Month	868.25	3586.58			4454.83
-------------------------	--------	---------	--	--	---------

*Information provided above should reconcile with balance sheet and income statement amounts

DISBURSEMENTS FOR CALCULATING QUARTERLY FEES.	
Total Disbursements From Above	16155.3
Less: Transfers to Other DIP Accounts	
Plus: Estate Disbursements Made by Outside Sources (payments from escrow; 2-party check; etc.)	
Disbursements for Calculating Quarterly Fees (carry forward to page 2)	16155.3

**CASH SUMMARY
INDIVDUAL DEBTOR**

	Post-Petition Debtor-in-Possession Accounts					TOTAL
	Alliance	Chase				
	7022	787353536				

Balance at Beginning of Period	504.78	6.29				511.07
--------------------------------	--------	------	--	--	--	--------

RECEIPTS						
Wages - Debtor						
Wages - Co-Debtor						
Loans and Advances						
Sale of Assets						
Gifts (money)						
Transfers from Other DIP Accounts						
Other (attach list)	9657.59	10441.47				20099.06
TOTAL RECEIPTS	9657.59	10441.47				20099.06

TOTAL DISBURSEMENTS	9294.12	6861.18				16155.3
----------------------------	---------	---------	--	--	--	---------

Balance at End of Month	868.25	3586.58				4454.83
--------------------------------	--------	---------	--	--	--	---------

CREDIT CARD ACTIVITY	Dollar Amount of Current Purchase	Interest Charges	Payments Made		Ending Balance
Name Acct #					
Name Acct #					
Name Acct #					

DISBURSEMENTS FOR CALCULATING QUARTERLY FEES:		
Total Disbursements - Individual DIP Accounts (from above)		16,155.30
Plus: Estate Disbursements Made by Outside Sources (payments from escrow; 2-party check; etc.)		
Plus: Payroll Deductions (from page 3)		
Plus: Total Business Disbursements for Calculating Quarterly Fees (from page 4)		
Less: Transfers between debtor-in-possession bank accounts		50.00
Total Disbursements for Calculating Quarterly Fees		16,105.30

3:20 PM

03/23/17

Accrual Basis

Pandi
Profit & Loss
October 2016

	Alliance 7022	Chase	TOTAL
Ordinary Income/Expense			
Income			
Amazon Income	0.00	10,441.47	10,441.47
Rental Income	9,657.59	0.00	9,657.59
Total Income	9,657.59	10,441.47	20,099.06
Expense			
Amazon Business	1,843.32	363.03	2,206.35
Personal			
Automobile Expense	90.05	94.52	184.57
Bank Service Charges	-13.00	104.00	91.00
Cash Withdrawals	3,302.00	2,276.00	5,578.00
Food	159.37	960.39	1,119.76
Health Expenses	598.43	700.00	1,298.43
Other	260.74	0.00	260.74
Travel Expense	198.95	61.00	259.95
Utilities	726.90	0.00	726.90
Total Personal	5,323.44	4,195.91	9,519.35
Rental Expenses	2,077.36	2,302.24	4,379.60
Transfers	50.00	0.00	50.00
Total Expense	9,294.12	6,861.18	16,155.30
Net Ordinary Income	363.47	3,580.29	3,943.76
Net Income	363.47	3,580.29	3,943.76

Pandi
Transaction Detail By Account
October 2016

Type	Date	Num	Name	Memo	Class	Cir	Split	Debit	Credit	Balance
Rental Income										
Deposit	10/03/2016				Deposit	Alliance ...			2,135.23	2,135.23
Deposit	10/06/2016				Deposit	Alliance ...			873.90	3,009.13
Deposit	10/06/2016				Deposit	Alliance ...			1,567.20	4,576.33
Deposit	10/19/2016				Deposit	Alliance ...			1,426.40	6,002.73
Deposit	10/20/2016				Deposit	Alliance ...			783.60	6,786.33
Deposit	10/27/2016				Deposit	Alliance ...			1,042.86	7,829.19
Deposit	10/27/2016				Deposit	Alliance ...			1,828.40	9,657.59
Total Rental Income								0.00	9,657.59	9,657.59
Amazon Business										
Check	10/05/2016									
Check	10/12/2016									
Check	10/27/2016									
Check	10/28/2016									
Check	10/28/2016									
Total Amazon Business								1,843.32	0.00	-1,843.32
Personal Automobile Expense										
Check	10/03/2016									
Check	10/11/2016									
Check	10/11/2016									
Total Automobile Expense										
Bank Service Charges										
Deposit	10/03/2016				Deposit	Alliance ...			3.00	3.00
Deposit	10/07/2016				Deposit	Alliance ...			3.00	6.00
Deposit	10/11/2016				Deposit	Alliance ...			3.00	9.00
Deposit	10/11/2016				Deposit	Alliance ...			4.00	13.00
Check	10/21/2016									
Check	10/24/2016									
Check	10/25/2016									
Deposit	10/28/2016				Deposit	Alliance ...			3.00	0.00
Total Bank Service Charges									13.00	13.00
Cash Withdrawals										
Check	10/03/2016									
Check	10/04/2016									
Check	10/13/2016	9999								
Check	10/24/2016									
Check	10/25/2016									
Total Cash Withdrawals									3,302.00	0.00

Pandi
Transaction Detail By Account
October 2016

Type	Date	Num	Name	Memo	Class	Cir	Split	Debit	Credit	Balance
Food	10/07/2016		Bashas							-58.76
Check	10/11/2016		McDonalds							-82.49
Check	10/12/2016		AJs							-104.23
Check	10/25/2016		Fridays							-120.02
Check	10/25/2016		Miami Food							-159.37
Total Food								159.37	0.00	-159.37
Health Expenses										
Check	10/03/2016		Valley Medical Wei...							-67.90
Check	10/03/2016		Ageless Men							-307.90
Check	10/12/2016		European Wax Cen...							-377.90
Check	10/12/2016		North Valley Derma...							-452.90
Check	10/12/2016		European Wax Cen...							-505.90
Check	10/14/2016		European Wax Cen...							-573.90
Check	10/27/2016		EOS Fitness							-598.43
Total Health Expenses								598.43	0.00	-598.43
Other										
Check	10/06/2016		Dollar Learning Fo...							-14.99
Check	10/11/2016		Macy's							-260.74
Total Other								260.74	0.00	-260.74
Travel Expense										
Check	10/25/2016		American Airlines							-60.00
Check	10/25/2016		Foxy S Tamarind							-126.00
Check	10/27/2016		Foxy S Retail							-159.00
Check	10/28/2016		One Travel							-198.95
Total Travel Expense								198.95	0.00	-198.95
Utilities										
Check	10/12/2016		SRP							-726.90
Total Utilities								726.90	0.00	-726.90
Total Personal								5,349.44	26.00	-5,323.44

Pandi
Transaction Detail By Account
October 2016

Type	Date	Num	Name	Memo	Class	Cir	Split	Debit	Credit	Balance
Rental Expenses										
Check	10/03/2016		Home Depot		Alliance ...			65.39		-65.39
Check	10/03/2016		Home Depot		Alliance ...			38.10		-103.49
Check	10/05/2016		EJS Auction		Alliance ...			32.21		-135.70
Check	10/07/2016		ATM		Housecleaners			203.00		-338.70
Check	10/11/2016		ATM		Maintenance			343.00		-681.70
Check	10/11/2016		ATM		Maintenance			344.00		-1,025.70
Check	10/21/2016		ATM		Alliance ...			460.00		-1,485.70
Check	10/25/2016		Direct TV		Pool mainten...			320.00		-1,805.70
Check	10/26/2016		Landscape Lighting		Alliance ...			69.91		-1,875.61
Check	10/28/2016		NV Energy		Alliance ...			200.00		-2,075.61
Check	10/28/2016		NV Energy		Alliance ...			1.75		-2,077.36
								2,077.36		0.00
										-2,077.36
Transfers										
Check	10/31/2016		Transfer		Transfer to a...			50.00		-50.00
								50.00		-50.00
								<u>9,320.12</u>	<u>9,683.59</u>	<u>363.47</u>
Total Transfers										
TOTAL										

Pandi
Transaction Detail By Account
October 2016

Type	Date	Num	Name	Memo	Class	Cir	Split	Debit	Credit	Balance
Amazon Income										
Deposit	10/03/2016		Amazon						62.98	62.98
Deposit	10/03/2016		Amazon					3,309.30		3,372.28
Deposit	10/03/2016		Chase Quickpay					250.00		3,622.28
Deposit	10/17/2016		Amazon					84.53		3,706.81
Deposit	10/17/2016		Amazon					3,088.38		6,795.19
Deposit	10/31/2016		Amazon					137.53		6,932.72
Deposit	10/31/2016		Amazon					3,508.75		10,441.47
Total Amazon Income								0.00	10,441.47	10,441.47
Amazon Business										
Check	10/04/2016		Amazon		LL WA	1...	Chase	39.23		-39.23
Check	10/04/2016		Amazon		LL WA	1...	Chase	70.62		-109.85
Check	10/05/2016		Neway Packaging		0 CA	10...	Chase	176.69		-286.54
Check	10/06/2016		Aliexpress		10/05		Chase	18.97		-305.51
Check	10/06/2016		Amazon		LL WA	1...	Chase	16.52		-322.03
Check	10/06/2016		Amazon		LL WA	1...	Chase	18.41		-340.44
Check	10/06/2016		Amazon		LL WA	1...	Chase	22.59		-363.03
Total Amazon Business								363.03	0.00	-363.03
Personal										
Automobile Expense										
Check	10/03/2016		Shell		10/02		Chase	35.10		-35.10
Check	10/27/2016		Chevron		10/26		Chase	9.98		-45.08
Check	10/27/2016		Chevron		10/26		Chase	49.44		-94.52
Total Automobile Expense								94.52	0.00	-94.52
Bank Service Charges										
Check	10/05/2016		Chase		SEPTEMBER		Chase	104.00		-104.00
Total Bank Service Charges								104.00	0.00	-104.00
Cash Withdrawals										
Check	10/03/2016		ATM		144780	10/0...	Chase	163.00		-163.00
Check	10/03/2016		ATM		181549	10/0...	Chase	403.00		-566.00
Check	10/06/2016		ATM		009044	10/0...	Chase	500.00		-1,066.00
Check	10/19/2016		ATM		056554	10/1...	Chase	305.00		-1,371.00
Check	10/21/2016		ATM		057211	10/2...	Chase	405.00		-1,776.00
Check	10/24/2016		ATM		000328	10/2...	Chase	500.00		-2,276.00
Total Cash Withdrawals								2,276.00	0.00	-2,276.00

Pandi
Transaction Detail By Account
October 2016

Type	Date	Num	Name	Memo	Class	Cir	Split	Debit	Credit	Balance
Food										
Check	10/05/2016		Bashas	10/05 Purcha...	Chase			153.87		-153.87
Check	10/06/2016		Domino's	AZ 10/06	Chase			36.62		-190.49
Check	10/19/2016		Big Bamboo	10/17	Chase			108.00		-298.49
Check	10/20/2016		Starfish Market	10/18	Chase			196.87		-495.36
Check	10/20/2016		The Longboard	10/18	Chase			67.00		-562.36
Check	10/24/2016		Pig and Rooster	10/20	Chase			50.00		-612.36
Check	10/24/2016		The Beach Bar	10/21	Chase			100.00		-712.36
Check	10/25/2016		Starfish Market	10/21	Chase			164.26		-876.62
Check	10/27/2016		Quiznos	10/25	Chase			20.09		-896.71
Check	10/31/2016		Bashas	10/31	Chase			63.68		-960.39
Total Food								960.39		-960.39
Health Expenses										
Check	10/06/2016		North Valley Ent	10/05	Chase			290.00		-290.00
Check	10/20/2016		Ageless Men	AZ 10/20	Chase			240.00		-530.00
Check	10/24/2016		The Beauty Lounge	AZ 10/26	Chase			155.00		-685.00
Check	10/28/2016		Ageless Men		Chase			15.00		-700.00
Total Health Expenses								700.00		-700.00
Travel Expense										
Check	10/21/2016		Duty Free	10/19	Chase			61.00		-61.00
Total Travel Expense								61.00		-61.00
Total Personal								4,195.91		-4,195.91
Rental Expenses										
Check	10/04/2016		APS	05 AZ	1...	Chase		552.95		-552.95
Check	10/04/2016		Direct TV	CA	10/04	Chase		313.76		-866.71
Check	10/05/2016		Cox	00 AZ	1...	Chase		126.23		-992.94
Check	10/05/2016		Landscape Lighting	00 FL	10...	Chase		69.91		-1,062.85
Check	10/07/2016		Direct TV	CA	10/07	Chase		112.79		-1,175.64
Check	10/11/2016		APS	05 AZ	1...	Chase		362.95		-1,538.59
Check	10/11/2016		AT&T	X	10/10	Chase		580.00		-2,118.59
Check	10/27/2016		City Services	90 AZ	1...	Chase		183.65		-2,302.24
Total Rental Expenses								2,302.24		-2,302.24
TOTAL								6,861.18		3,580.29

Alliance Bank

OF ARIZONA

PO Box 26237 • Las Vegas, NV 89126-0237

ACCOUNT STATEMENT

CITYSCAPE
ONE EAST WASHINGTON ST
PHOENIX AZ 85004
602-629-1776

Page 1 of 4

www.alliancebankofarizona.com

STEVE PANDI
CH 11 DIP CASE# 2:15-BK-08302
6940 W VOLTAIRE AVE
PEORIA AZ 85381



SUMMARY OF ACCOUNTS

	Account Number	Balance
PREMIER CHECKING ACCOUNT	*****7022	15.46
Total:		15.46

PREMIER CHECKING ACCOUNT

LAST STATEMENT 09/28/16	1,050.66
8 CREDITS	4,592.33
30 DEBITS	5,627.53
THIS STATEMENT 10/14/16	15.46

OTHER CREDITS

Date	Description	Amount
09/29	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	3.00
10/03	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	3.00
10/03	HOMEAWAY REMITTANCE 7992161.75	2,135.23
10/06	HOMEAWAY REMITTANCE 8020598.75	873.90
10/06	HOMEAWAY REMITTANCE 8020276.75	1,567.20
10/07	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	3.00
10/11	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	3.00
10/11	WESTERN ALLIANCE BANK SURCHARGE REBATE 5056	4.00

CHECKS

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
9999	10/04	1,956.00						

OTHER DEBITS

Date	Description	Amount
09/29	MERCHANT PAYMENT LOWE'S #1117 8497 WEST THUNDERBIRD R PEORIA AZ 5056	59.43
09/29	Purchase ADT SECURITY*CMMB1100 800-ADTASAP FL 5056	150.00
09/29	CASH WITHDRAWAL 7525 W THUNDERBIRD PEORIA AZ 5056	243.00
09/30	MERCHANT PAYMENT BASHAS' #120 7586 W. THUNDERBIRD PEORIA AZ 5056	96.45
10/03	Purchase COP PARKING METER PHOENIX AZ 5056	3.00

A Division of Western Alliance Bank. Member FDIC.

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING				\$		TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at One E Washington Street, Suite 100, Phoenix, AZ 85004, telephone us at (877) 273-2265 or E-mail us at inquiries@alliancebankofarizona.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Consumer Revolving Lines of Credit – We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think there is an error on your statement, write to us at: Western Alliance Bank, 2701 E. Camelback Rd. Suite 110, Phoenix, AZ 85016

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION – We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS – If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (877) 273-2265 to find out if the deposit has been made.

OTHER DEBITS

Date	Description	Amount
10/03	Purchase THE HOME DEPOT #0459 GLENDALE AZ 5056	65.39
10/03	Purchase VALLEY MEDICAL WEIGHT LOS PHOENIX AZ 5056	67.90
10/03	CASH WITHDRAWAL 7525 W THUNDERBIRD PEORIA AZ 5056	103.00
10/03	Purchase AGELESS MEN'S HEALTH AZ GLENDALE AZ 5056	240.00
10/04	Purchase THE HOME DEPOT #0459 PEORIA AZ 5056	38.10
10/05	Purchase ALIEXPRESS 408-748-1200 DE 5056	11.64
10/05	Purchase EJS AUCTION & CONSIGNMENT GLENDALE AZ 5056	32.21
10/06	Purchase Dollar Learning Founda 877-366-6070 CA 5056	14.99
10/07	MERCHANT PAYMENT BASHAS' #120 7586 W. THUNDERBIRD PEORIA AZ 5056	58.76
10/07	CASH WITHDRAWAL 7586 W. THUNDERBIRD PEORIA AZ 5056	203.00
10/11	Purchase MCDONALD'S F26394 PHOENIX AZ 5056	23.73
10/11	Purchase QT 430 05004304 PEORIA AZ 5056	38.47
10/11	Purchase CHEVRON 0207333 GLENDALE AZ 5056	48.58
10/11	MERCHANT PAYMENT MACY'S 452 7600 W ARROWHEAD GLENDALE AZ 5056	245.75
10/11	CASH WITHDRAWAL ARROWHEAD-MAL GLENDALE AZ 5056	343.00
10/11	CASH WITHDRAWAL 13950 NORTH 75TH AVENUE PEORIA AZ 5056	344.00
10/12	MERCHANT PAYMENT AJS #117 20050 N. 67 AVE. GLENDALE AZ 5056	21.74
10/12	Purchase EUROPEAN WAX CENTER ARR GLENDALE AZ 5056	70.00
10/12	Purchase NORTH VALLEY DERMATOLOGY PEORIA AZ 5056	75.00
10/12	Purchase SRP-POWER-DIST-PAYMENT 602-236-8888 AZ 5056	726.90
10/13	Purchase AMAZON MKTPLACE PMTS AMZN.COM/BILL WA 5056	23.49
10/13	Purchase EUROPEAN WAX CENTER ARR GLENDALE AZ 5056	53.00
10/13	CASH WITHDRAWAL 67TH-BELL GLENDALE AZ 5056	203.00
10/14	Purchase EUROPEAN WAX CENTER ARR GLENDALE AZ 5056	68.00

INTEREST

AVERAGE LEDGER BALANCE:	.00	INTEREST EARNED:	.00
INTEREST PAID THIS PERIOD:	.00	INTEREST PAID THIS PERIOD:	.00
		INTEREST PAID THIS PERIOD:	.00%

ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES		
	Total for This Period	Total Year To Date
Total Overdraft Fees	\$.00	\$.00
Total Returned Item Fees	\$.00	\$.00

DAILY BALANCE

Date	Balance	Date	Balance	Date	Balance
09/29	601.23	10/05	125.77	10/12	362.95
09/30	504.78	10/06	2,551.88	10/13	83.46
10/03	2,163.72	10/07	2,293.12	10/14	15.46
10/04	169.62	10/11	1,256.59		

Check # 9999 Date 10042016 Amount 1956.00



Alliance Bank

of ARIZONA

Alliance Bank of Arizona, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

STEVE PANDI
CH 11 DIP CASE# 2 15-BK-08302
6940 W VOLTAIRE AVE
PEORIA AZ 85381

Last statement: October 14, 2016
This statement: October 28, 2016
Total days in statement period: 14

Page 1
XXXXXX7022
(0)

Direct inquiries to:
877-273-2265

Alliance Bank Of Arizona
1 East Washington St
Phoenix AZ 85004

THANK YOU FOR BANKING WITH US!

Personal Checking

Account number	XXXXXX7022	Beginning balance	\$15.46
Low balance	\$15.46	Total additions	5,094.26
Average balance	\$1,028.76	Total subtractions	4,241.47
Avg collected balance	\$1,028	Ending balance	\$868.25

DEBITS

Date	Description	Subtractions
10-21	' ATM Withdrawal CASH WITHDRAWAL TERMINAL VIN01243 *PARCEL #6D CRUZ B AY ST. JOHN XXXXXXXXXXXX5056 10-21-16 2:58 PM	460.00
10-21	' ATM Surcharge SURCHARGE AMOUNT TERMINAL VIN01243 *PARCEL #6D CRUZ B AY ST. JOHN XXXXXXXXXXXX5056 10-21-16 2:58 PM	5.00
10-24	' ATM Withdrawal CASH WITHDRAWAL TERMINAL VIN01243 *PARCEL #6D CRUZ B AY ST. JOHN XXXXXXXXXXXX5056 10-23-16 10:39 AM	440.00
10-24	' ATM Surchage SURCHARGE AMOUNT TERMINAL VIN01243 *PARCEL #6D CRUZ B AY ST. JOHN XXXXXXXXXXXX5056 10-23-16 10:39 AM	5.00
10-25	' ATM Withdrawal CASH WITHDRAWAL TERMINAL AZ0989 8366 W THUNDERBIRD RD PEORIA AZ XXXXXXXXXXXX5056 10-24-16 4:20 PM	600.00
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 444500 FRIDAYS_AM_BAR 08 07 DFW AIRPO TX XXXXXXXXXXXX5056 10-23-16	15.79

STEVE PANDI
October 28, 2016

Page 2
XXXXXX7022

Date	Description	Subtractions
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 444500 G MIAMI FOOD AIRPO RT MIAMI FL XXXXXXXXXXXX5056 10-23-16	39.35
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 471705 AMERICAN AI 001026 382416ST THOMAS AZXXXXXXXXXX5056 10-23-16	60.00
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 425969 FOXY S TAMARIND BA R LID ST JOHN XX XXXXXXXXXXXX5056 10-22-16	66.00
10-25	' POS Purchase MERCHANT PURCHASE TERMINAL 469216 DTV DIRECTV SERVIC E 800 347 3 CA XXXXXXXXXXXX5056 10-24-16	320.00
10-25	' ATM Surcharge SURCHARGE AMOUNT TERMINAL AZ0989 8366 W THUNDERBIRD RD PEORIA AZ XXXXXXXXXXXX5056 10-24-16 4:20 PM	3.00
10-26	' POS Purchase MERCHANT PURCHASE TERMINAL 443105 LANDSCAPE LIGHTING WORLD813 978 3 FLXXXXXXXXXX5056 10-25-16	69.91
10-27	' Transfer Debit TRANSFER TO DEPOSIT ACCOUNT XXXXXX1245	50.00
10-27	' POS Purchase MERCHANT PURCHASE TERMINAL 491016 8683 EOS FITNESS PEORIA AZ XXXXXXXXXXXX5056 10-25-16	24.53
10-27	' POS Purchase MERCHANT PURCHASE TERMINAL 425969 FOXY S RETAIL LTD ST THOMAS XX XXXXXXXXXXXX5056 10-22-16	33.00
10-27	' POS Purchase MERCHANT PURCHASE TERMINAL 490641 DNH GODADDY COM 480 50588 AZ XXXXXXXXXXXX5056 10-26-16	36.51
10-28	' A2A Pmt Debit TERMINAL V001428 NV ENERGY LAS VEGAS NV XXXXXXXXXXXX5056 10-27-16 6:43 PM	200.00
10-28	' POS Purchase MERCHANT PURCHASE TERMINAL 469216 AMAZON MKTPLACE PM TS AMZN COM WA XXXXXXXXXXXX5056 10-28-16	6.99
10-28	' POS Purchase MERCHANT PURCHASE TERMINAL 469216 ONETRAVEL COM AIR ONETRAVEL NV XXXXXXXXXXXX5056 10-28-16	39.95
10-28	' POS Purchase MERCHANT PURCHASE TERMINAL 443106 ARC AIR LOGISTICS INC 310 426 9 CA XXXXXXXXXXXX5056 10-27-16	1,764.69
10-28	' ATM Surcharge TERMINAL V001428 NV ENERGY LAS VEGAS NV XXXXXXXXXXXX5056 10-27-16 6:43 PM	1.75

STEVE PANDI
October 28, 2016

Page 3
XXXXXX7022

CREDITS

Date	Description	Additions
10-19	' ACH Credit HOMEAWAY REMITTANCE 161018 8108058:75	1,426.40
10-20	' ACH Credit HOMEAWAY REMITTANCE 161019 8117632:75	783.60
10-27	' ACH Credit HOMEAWAY REMITTANCE 161026 8166291:75	1,042.86
10-27	' ACH Credit HOMEAWAY REMITTANCE 161026 8166022:75	1,828.40
10-28	' Credit ATM SURCHARGE CR	13.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
10-14	15.46	10-21	1,760.46	10-26	141.41
10-19	1,441.86	10-24	1,315.46	10-27	2,868.63
10-20	2,225.46	10-25	211.32	10-28	868.25

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Alliance Bank Of Arizona

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM), which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING						TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid on good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we duplicate your checks or provide you with an image of your checks, you understand that your original check will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the notice limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write to us at One E Washington Street, Suite 100, Phoenix, AZ 85004, telephone us at (602) 273-2169 or E-mail us at customerservice@alliancebankofaz.com; if you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, or 10 business days for a new account, we will credit your account for the amount you think is an error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit- We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Western Alliance Bank, 2701 E. Camelback Rd., Suite 110, Phoenix, AZ 85016. In your letter, give us the following information:

- Account information: Your name and account number.
- Error amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question, or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (602) 273-2169 to find out if the deposit has been made.



Member FDIC



JPMorgan Chase Bank, N.A.
P.O. Box 659754
San Antonio, TX 78265-9754

October 01, 2016 through October 31, 2016
Account Number: 000000787353536

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-800-242-7338
Deaf and Hard of Hearing:	1-800-242-7383
Para Espanol:	1-888-622-4273
International Calls:	1-713-262-1679



00143070201600000022

00014307 DRE 601 142 30816 NNNNNNNNNNN T 1 000000000 D2 0000
STEVE PANDI
DBA ABDL - SUPPLY
21229 N 52ND AVE
GLENDALE AZ 85308-9366

CHECKING SUMMARY

Chase Performance Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$6.29
Deposits and Additions	7	10,441.47
ATM & Debit Card Withdrawals	39	- 6,757.18
Fees	1	- 104.00
Ending Balance	47	\$3,586.58

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
10/03	Amznitrrqrzku Marketplac K31Rfgmlkvhgc9 CCD ID: 3215240102	\$3,309.30
10/03	Chase Quickpay Electronic Transfer 5700628866 From Adultonesie, LLC	250.00
10/03	Amznitrr11Zlt Marketplac E7Lbfdocjwfpvpu CCD ID: 2810624246	62.98
10/17	Amznibubqxtz4 Marketplac Wp5Oedfgndd3Uae CCD ID: 3215240102	3,088.38
10/17	Amznibub17Wrz Marketplac Xmw1Dbmxpgbceo CCD ID: 2810624246	84.53
10/31	Amznivuvr3Stg Marketplac Qbrjyppxtfqfj9M3 CCD ID: 3215240102	3,508.75
10/31	Amznivuv1Dtq Marketplac Wkgruho09Swlesq CCD ID: 2810624246	137.53
Total Deposits and Additions		\$10,441.47

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
10/03	Non-Chase ATM Withdraw 10/01 7525 W Thunderbird Peoria AZ Card 8183	\$163.00
10/03	Card Purchase 10/02 Shell Oil 57442495602 Peoria AZ Card 8183	35.10
10/03	Non-Chase ATM Withdraw 10/03 7525 W Thunderbird Peoria AZ Card 8183	403.00
10/04	Card Purchase 10/03 Arizona Publicsrevzpa 800-253-9405 AZ Card 8183	552.95
10/04	Card Purchase 10/03 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	39.23
10/04	Card Purchase 10/04 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	70.62
10/04	Card Purchase 10/04 Dtv*Directv Service 800-347-3288 CA Card 8183	313.76
10/05	Card Purchase 10/04 Landscape Lighting Wo 813-978-3700 FL Card 8183	69.91
10/05	Card Purchase 10/04 Neway Packaging Corp 310-898-3400 CA Card 8183	176.69
10/05	Card Purchase 10/05 Cox*Phoenix Comm Serv 602-277-1000 AZ Card 8183	126.23
10/05	Card Purchase W/Cash 10/05 Bashas' #120 Peoria AZ Card 8183 Purchase \$53.87 Cash Back \$100.00	153.87
10/06	Card Purchase 10/05 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	16.52

Page 1 of 4



October 01, 2016 through October 31, 2016
Account Number: 000000787353536

ATM & DEBIT CARD WITHDRAWALS

(continued)

DATE	DESCRIPTION	AMOUNT
10/06	Card Purchase 10/05 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	18.41
10/06	Card Purchase 10/05 Aliexpress 408-748-1200 DE Card 8183	18.97
10/06	Card Purchase 10/05 Amazon Mktplace Pmts Amzn.Com/Bill WA Card 8183	22.59
10/06	Card Purchase 10/05 North Valley Ent Phoenix AZ Card 8183	290.00
10/06	Card Purchase 10/06 Domino's Pizza 7662 734-930-3030 AZ Card 8183	36.62
10/06	ATM Withdrawal 10/06 8366 W Thunderbird Rd Peoria AZ Card 8183	500.00
10/07	Card Purchase 10/07 Dlv*Directv Service 800-347-3288 CA Card 8183	112.79
10/11	Card Purchase 10/07 Arizona Publicsrvezpa 800-253-9405 AZ Card 8183	362.95
10/11	Card Purchase 10/10 AT&T*Bill Payment 800-331-0500 TX Card 8183	580.00
10/19	Card Purchase 10/17 Big Bamboo Tortola Card 8183	108.00
10/19	Non-Chase ATM Withdraw 10/19 *Parcel #6D Cruz Bay St. John Card 8183	305.00
10/20	Card Purchase 10/18 Ageless Men'S Health AZ Glendale AZ Card 8183	240.00
10/20	Card Purchase 10/18 Starfish Market St John Card 8183	196.87
10/20	Card Purchase 10/18 The Longboard St John Card 8183	67.00
10/21	Card Purchase 10/19 Duty Free Stt Branch 340-6263039 Card 8183	61.00
10/21	Non-Chase ATM Withdraw 10/21 *Parcel #6D Cruz Bay St. John Card 8183	405.00
10/24	Card Purchase 10/21 The Beach Bar 340-777-4220 Card 8183	100.00
10/24	Card Purchase 10/20 The Beauty Lounge St. John Card 8183	155.00
10/24	Card Purchase 10/20 Pig And Rooster 340-7766638 Card 8183	50.00
10/24	ATM Withdrawal 10/24 8366 W Thunderbird Rd Peoria AZ Card 8183	500.00
10/25	Card Purchase 10/21 Starfish Market St John Card 8183	164.26
10/27	Card Purchase 10/25 Quiznos #5538 Phoenix AZ Card 8183	20.09
10/27	Card Purchase 10/26 Chevron 0209456 Glendale AZ Card 8183	9.98
10/27	Card Purchase 10/26 Chevron 0209456 Glendale AZ Card 8183	49.44
10/27	Card Purchaso 10/26 City Services Glendal 623-930-3190 AZ Card 8183	183.65
10/28	Card Purchase 10/26 Ageless Men'S Health AZ Glendale AZ Card 8183	15.00
10/31	Card Purchase With Pin 10/31 Bashas' #120 Peoria AZ Card 8183	63.68
Total ATM & Debit Card Withdrawals		\$6,757.18

ATM & DEBIT CARD SUMMARY

Steve Pandi Card 8183

Total ATM Withdrawals & Debits	\$2,276.00
Total Card Purchases	\$4,481.18
Total Card Deposits & Credits	\$0.00

ATM & Debit Card Totals

Total ATM Withdrawals & Debits	\$2,276.00
Total Card Purchases	\$4,481.18
Total Card Deposits & Credits	\$0.00

FEES

DATE	DESCRIPTION	AMOUNT
10/05	Service Charges For The Month of September	\$104.00
Total Fees		\$104.00

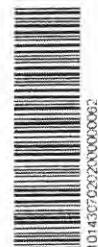
You were charged a monthly service fee of \$20.00 this period. You can avoid this fee in the future by maintaining a relationship balance (combined business deposits) of \$50,000.00. Your relationship balance was \$626.00.



October 01, 2016 through October 31, 2016
Account Number 000000787353536

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
10/03	\$3,027.47	10/11	-538.64	10/24	446.40
10/04	2,050.91	10/17	2,634.27	10/25	282.14
10/05	1,420.21	10/19	2,221.27	10/27	18.98
10/06	517.10	10/20	1,717.40	10/28	3.98
10/07	404.31	10/21	1,251.40	10/31	3,586.58



SERVICE CHARGE SUMMARY

Maintenance Fee	\$20.00
Excess Product Fees	\$0.00
Other Service Charges	\$34.00
Total Service Charges	\$54.00 Will be assessed on 11/3/16

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	39
Deposits / Credits	6
Deposited Items	0
Total Transactions	45

Chase Performance Business Checking allows up to 350 checks, deposits, and deposited items per statement cycle. Your transaction total for this cycle was 45.

SERVICE CHARGE DETAIL

DESCRIPTION	VOLUME	ALLOWED	CHARGED	PRICE/ UNIT	TOTAL
Your Product Includes					
ACCOUNT 000000787353536					
Monthly Service Fee	1			\$20.00	\$20.00
Transactions	45	350	0	\$0.00	\$0.00
Subtotal					\$20.00
Other Fees					
ATM - Non Chase Withdrawal	4	0	4	\$0.00	\$0.00
Insufficient Funds/Overdraft Item Paid	1	0	1	\$34.00	\$34.00
Total Service Charge (Will be assessed on 11/3/16)					\$54.00
ACCOUNT 000000787353536					
Monthly Service Fee	1				
Transactions	45				
ATM - Non Chase Withdrawal	4				
Insufficient Funds/Overdraft Item Paid	1				



October 01, 2016 through October 31, 2016
Account Number 000000787353536

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC